

The newly presented amendments do not add any new matter, and are not intended to result in any other substantive effect with respect to scope. In accordance with 37 C.F.R. §1.121, a claim listing including the status and text of all claims as currently presented appears below.

LISTING OF CURRENTLY PENDING CLAIMS

1-21 (WITHDRAWN)

22. (CURRENTLY AMENDED) An automated process for approving and administering a construction loan, said automated process comprising:

a builder initialization subprocess, comprising:

providing requested builder data to an on-line system;

5 analyzing said requested builder data; [and]

approving a builder for initialization in said on-line system; and
establishing a builder line of credit;

a dealer initialization subprocess, comprising:

providing requested dealer data to an on-line system;

10 analyzing said requested dealer data; and

approving a dealer for initialization in said on-line system;

a project-specific loan application subprocess, comprising:

providing requested project specific loan data to an on-line system;

analyzing said requested project specific loan data; and

15 approving a builder for a project-specific loan based at least in part
on the established line of credit; and

a draw payment subprocess, comprising:

requesting an allotted monetary increment as a draw on an

approved project-specific loan;

20 inspecting said project progress and features thereof; and

approving the requested draw on said project-specific loan based
on successful progress inspecting.

23. (ORIGINAL) An automated process for approving and administering a

construction loan as in claim 22, wherein said automated process is implemented in conjunction with an on-line construction application hosted on a web-based platform such as an internet website.

24. (ORIGINAL) An automated process for approving and administering a construction loan as in claim 22, wherein said builder initialization subprocess comprises a registration subprocess and a certification subprocess and wherein each respective registration and certification subprocess comprises steps of
5 respectively providing requested builder registration data and builder certification data to an on-line system, respectively analyzing said requested builder registration and builder certification data, and respectively approving a builder for registration and certification via said on-line system.

25. (ORIGINAL) An automated process for approving and administering a construction loan as in claim 22, wherein said dealer initialization subprocess comprises a registration subprocess and a certification subprocess and wherein each respective registration and certification subprocess comprises steps of
5 respectively providing requested dealer registration data and dealer certification data to an on-line system, respectively analyzing said requested dealer registration and dealer certification data, and respectively approving a dealer for registration and certification via said on-line system.

26. (ORIGINAL) An automated process for approving and administering a construction loan as in claim 22, wherein said respective steps of providing requested builder data, providing requested loan data, and requesting an allotted increment on an approved loan are all performed by a prospective builder,
5 wherein said prospective builder is characterized as one who borrows money corresponding to a construction loan for financing a construction project.

27. (ORIGINAL) An automated process for approving and administering a construction loan as in claim 23, wherein selected of said respective steps of analyzing said requested builder data, analyzing said requested dealer data, and analyzing said requested loan data further comprise a respective step of
5 employing an underwriting application for automatically analyzing selected data and information provided to said on-line system by a builder or dealer.

28. (ORIGINAL) An automated process for approving and administering a construction loan as in claim 22, wherein said respective steps of providing requested dealer data and inspecting project progress and features thereof are performed by a dealer, wherein said dealer is characterized as one who
5 oversees the construction project of a builder or builders.
29. (ORIGINAL) An automated process for approving and administering a construction loan as in claim 23, wherein said respective steps of approving a builder for initialization, approving a dealer for initialization, approving a builder for a project-specific loan, and approving a requested draw on a project-specific
5 loan are performed by a system administrator, wherein said system administrator is characterized as one who has access to and oversees the operation of said on-line construction application.
30. (ORIGINAL) An automated process for approving and administering a construction loan as in claim 23, wherein said step of providing requested loan data comprises providing financial information about a builder and providing specific information about the construction project for which said project-specific
5 loan is requested, and wherein said step of providing specific information about a construction project is facilitated by the provision via said construction application of predefined project templates.
31. (ORIGINAL) An automated process for approving and administering a construction loan as in claim 22, wherein any information provided in said respective steps of providing requested builder data to an on-line system, providing requested dealer information to an on-line system, and providing
5 requested loan data to an on-line system, that is not or cannot be provided on-line is requested from said builder or said dealer for off-line receipt thereof.
32. (ORIGINAL) An automated process for approving and administering a construction loan as in claim 25, further comprising a construction supply subprocess, said construction supply subprocess comprising the steps of: requesting building supplies for use in a given construction project, wherein said
5 step of requesting building supplies is performed by an approved builder; and approving a request for building supplies, wherein a request for building supplies

can be approved by selected one of an approved dealer and a system administrator.

33. (ORIGINAL) An automated process for approving and administering a construction loan as in claim 30, wherein said monetary funding is provided by a lender to a funding account such that draws on an approved loan are accessible to a builder from said funding account.

34. (ORIGINAL) An automated process for approving and administering a construction loan as in claim 32, wherein said construction supplies are provided by a dealer who has been approved for registration and certification via said on-line system.

35. (CURRENTLY AMENDED) A web-based application for providing a multi-level construction system, featuring integrated and automated on-line project financing and ordering of building supplies, said web-based application comprising the following selectable services:

5 a registration service, available to prospective builders or dealers, for registering in said web-based application;

a certification service, available to registered builders or dealers, for obtaining certification to participate in said multi-level construction system;

10 a credit line establishment service, available to certified builders, for establishing funding limits for loan applications;

a loan application service, available to builders, for requesting monetary funding for a construction project;

a draw request service, available to builders, for requesting an allotted increment of an approved loan; and

15 an inspection verification service, available to dealers, for verifying progress on a given project and for providing corresponding partial project approval.

36. (ORIGINAL) A web-based application for providing a multi-level construction system as in claim 35, further comprising an insurance service offered to selected builders for insuring selected products and services utilized in a given construction project.

37. (ORIGINAL) A web-based application for providing a multi-level construction system as in claim 35, further comprising a project portfolio service for viewing and monitoring project, loan and draw request information relating to selected construction projects in a given portfolio of all construction projects
5 undertaken by a given builder or dealer.
38. (ORIGINAL) A web-based application for providing a multi-level construction system as in claim 35, further comprising a tutorial service for providing aided system instruction to a builder or dealer as related to selected of the services offered via said web-based application.
39. (ORIGINAL) A web-based application for providing a multi-level construction system as in claim 35, wherein a builder or dealer is automatically prompted to select said certification service after selection and completion of said registration service.
40. (ORIGINAL) A web-based application for providing a multi-level construction system as in claim 35, wherein a unique home page is generated for each builder or dealer that selects and completes said registration service, and wherein each respective builder or dealer is also assigned, upon selection and
5 completion of said registration service, a username and corresponding password for future access to selected services offered via said web-based application.
41. (ORIGINAL) A web-based application for providing a multi-level construction system as in claim 35, wherein a builder or dealer is automatically assigned to a builder team, with assignment thereof based on geographic location, and wherein a builder or dealer is assigned to a builder team after
5 selection and completion of said registration service.
42. (ORIGINAL) A web-based application for providing a multi-level construction system as in claim 35, further comprising a plurality of predefined project templates, for use in conjunction with said loan application service, and for facilitating provision of information related to a specific
5 construction project by a builder to said web-based application.
43. (ORIGINAL) A web-based application for providing a multi-level construction system as in claim 35, further comprising a monetary deposit

service wherein, upon selection and completion of said draw request service by a builder in a selected builder team and corresponding selection and completion of
5 said inspection verification service by a dealer in said selected builder team, an allotted increment of an approved loan is automatically provided to a funding account, whereby said funding account and any funds therein are accessible by said builder.

44. (ORIGINAL) A web-based application for providing a multi-level construction system as in claim 35, further comprising an automatic analysis service for gathering selected information provided in conjunction with selected services, for analyzing said selected information online, and for returning an
5 approval or disapproval of said analyzed selected information.

45. (ORIGINAL) A web-based application for providing a multi-level construction system as in claim 35, further comprising a supply service whereby a builder requests certain building supplies for use in a specific construction project such that a dealer thereafter provides said builder with selected
5 requested building supplies.

46. (CURRENTLY AMENDED) A web-based communications network for automatically administering a controlled relationship between a borrower and an inspector for automated construction loan financing, comprising:

an initialization service for registering and certifying potential borrowers
5 and potential inspectors in accordance with network administered standards;

a credit line establishment service, available to certified potential borrowers, for establishing funding limits for loan applications;

a funding account service for storing monetary funding from a lending source in a funding account for association with a specific potential borrower, and
10 for association with a specific construction loan associated with a specific construction project; and

an automated draw request service for facilitating inspection by a registered and certified inspector of progress on a specific construction project and for facilitating transfer, based on such inspector approval, of a monetary
15 allotment of an associated specific construction loan from the lending source to

an associated specific funding account, accessible by the associated borrower, such that an automated controlled relationship provides funding for construction financing without requiring a direct loan to a borrower.

47. (ORIGINAL) A web-based communications network for automatically administering a controlled relationship between a borrower and an inspector as in claim 46, wherein said web-based communications network is accessible by a system administrator, wherein said system administrator controls and manages
5 aspects of selected of said initialization service, said funding account service, and said automated draw request service.

48. (ORIGINAL) A web-based communications network for automatically administering a controlled relationship between a borrower and an inspector as in claim 46, further comprising a building supply service for providing a registered and certified borrower with selected building supplies from an associated
5 registered and certified inspector or other authorized source, wherein such building supplies are provided for intended association with a specific construction project.

49. (ORIGINAL) A web-based communications network for automatically administering a controlled relationship between a borrower and an inspector as in claim 46, further comprising a builder team designation service wherein selected registered borrowers and selected registered inspectors are automatically
5 assigned to a specific builder team, and wherein automatic assignment to a builder team is based on geographical location.

50. (ORIGINAL) A web-based communications network for automatically administering a controlled relationship between a borrower and an inspector as in claim 48, wherein said web-based communications network further administers a controlled relationship among such a borrower and such an inspector, and also
5 among a funding account and a subcontractor, such that such subcontractor provides monetary funding to a funding account or provides building supplies to a registered and certified borrower or to a registered and certified inspector.